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|---------------------------------|--|-------------------------------|--|
| <i>SERFF Tracking Number:</i> | <i>UNUM-126498952</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Colonial Life & Accident Insurance Company</i> | <i>State Tracking Number:</i> | <i>44841</i> |
| <i>Company Tracking Number:</i> | <i>2010 CANCER EXPENSE RATE INCREASE</i> | | |
| <i>TOI:</i> | <i>H07I Individual Health - Specified Disease - Limited Benefit</i> | <i>Sub-TOI:</i> | <i>H07I.002A Dread Disease - Cancer Only</i> |
| <i>Product Name:</i> | <i>2010 Cancer Expense Rate Increase</i> | | |
| <i>Project Name/Number:</i> | <i>2010 Cancer Expense Rate Increase/2010 Cancer Expense Rate Increase</i> | | |

Filing at a Glance

Company: Colonial Life & Accident Insurance Company

Product Name: 2010 Cancer Expense Rate Increase SERFF Tr Num: UNUM-126498952 State: Arkansas

TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 44841

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: 2010 CANCER EXPENSE RATE INCREASE State Status: Approved-Closed

Filing Type: Rate

Authors: Cathy Brooks, Angela Parker, Lauren Sease, Annette Smith, Tyra Marshall, Jessica Reece

Reviewer(s): Rosalind Minor

Disposition Date: 02/17/2010

Date Submitted: 02/12/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2010 Cancer Expense Rate Increase

Project Number: 2010 Cancer Expense Rate Increase

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 30%

Filing Status Changed: 02/17/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/17/2010

Created By: Annette Smith

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Annette Smith

Filing Description:

Enclosed for your review and approval are revised rates for the above captioned policy forms reflecting a rate increase of 30%. These individual cancer policy forms were approved by your department on 02/10/1989.

SERFF Tracking Number: UNUM-126498952 State: Arkansas

Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 44841

Company Tracking Number: 2010 CANCER EXPENSE RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit

Product Name: 2010 Cancer Expense Rate Increase

Project Name/Number: 2010 Cancer Expense Rate Increase/2010 Cancer Expense Rate Increase

Upon approval of the revised rates, each policyholder will receive notice at least 31 days prior to the policy anniversary date.

The filing fee of \$50.00 has been submitted by SERFF/EFT.

Company and Contact

Filing Contact Information

Annette Smith, Contrat Analyst
1200 Colonial Life Boulevard
PO Box 1365
Columbia, SC 29202
absmith@unum.com
803-213-7272 [Phone]

Filing Company Information

| | | |
|--|-------------------------|-----------------------------------|
| Colonial Life & Accident Insurance Company | CoCode: 62049 | State of Domicile: South Carolina |
| 1200 Colonial Life Boulevard | Group Code: 565 | Company Type: |
| Post Office Box 1365 | Group Name: | State ID Number: |
| Columbia, SC 29202 | FEIN Number: 57-0144607 | |
| (803) 798-7000 ext. [Phone] | | |

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: (1) Actuarial Memorandum

Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|--|---------|----------------|---------------|
| Colonial Life & Accident Insurance Company | \$50.00 | 02/12/2010 | 34160615 |

SERFF Tracking Number: UNUM-126498952 State: Arkansas
Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 44841
Company Tracking Number: 2010 CANCER EXPENSE RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only
Product Name: 2010 Cancer Expense Rate Increase
Project Name/Number: 2010 Cancer Expense Rate Increase/2010 Cancer Expense Rate Increase

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|----------------|------------|----------------|
| Approved-Closed | Rosalind Minor | 02/17/2010 | 02/17/2010 |

SERFF Tracking Number: UNUM-126498952 State: Arkansas

Filing Company: Colonial Life & Accident Insurance Company State Tracking Number: 44841

Company Tracking Number: 2010 CANCER EXPENSE RATE INCREASE

TOI: H071 Individual Health - Specified Disease - Limited Benefit Sub-TOI: H071.002A Dread Disease - Cancer Only

Product Name: 2010 Cancer Expense Rate Increase

Project Name/Number: 2010 Cancer Expense Rate Increase/2010 Cancer Expense Rate Increase

Disposition

Disposition Date: 02/17/2010

Implementation Date:

Status: Approved-Closed

Comment:

We have approved your request of a 30% level rate increase on this submission. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than a change in age or an individual moving to another geographical area, must be submitted to our Department for approval.

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where required): | Minimum % Change (where required): |
|---|-----------------------------------|---------------------------|--|---|---|--|--|
| Colonial Life & Accident Insurance Company | 30.000% | 30.000% | \$3,258 | 24 | \$10,860 | % | % |

SERFF Tracking Number: UNUM-126498952 *State:* Arkansas
Filing Company: Colonial Life & Accident Insurance Company *State Tracking Number:* 44841
Company Tracking Number: 2010 CANCER EXPENSE RATE INCREASE
TOI: H071 Individual Health - Specified Disease - Limited Benefit *Sub-TOI:* H071.002A Dread Disease - Cancer Only
Product Name: 2010 Cancer Expense Rate Increase
Project Name/Number: 2010 Cancer Expense Rate Increase/2010 Cancer Expense Rate Increase

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------------------------|----------------------------------|-----------------------------|----------------------|
| Supporting Document | Health - Actuarial Justification | Approved-Closed | No |
| Supporting Document | Submission Letter | Approved-Closed | Yes |

| | | | |
|--------------------------|---|------------------------|---------------------------------------|
| SERFF Tracking Number: | UNUM-126498952 | State: | Arkansas |
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| Project Name/Number: | 2010 Cancer Expense Rate Increase/2010 Cancer Expense Rate Increase | | |

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

100.000%

Effective Date of Last Rate Revision:

09/21/2001

Filing Method of Last Filing:

Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where required): | Minimum % Change (where required): |
|---|-----------------------------------|---------------------------|--|---|---|--|--|
| Colonial Life & Accident Insurance Company | 30.000% | 30.000% | \$3,258 | 24 | \$10,860 | % | % |

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Supporting Document Schedules

| | | | |
|---|-------------------|---------------------|----------------------------|
| | | Item Status: | Status |
| Satisfied - Item: | Submission Letter | Approved-Closed | Date: 02/17/2010 |
| Comments: | | | |
| Attachment: | | | |
| Cancer Expense submission letter - AR.pdf | | | |



**Colonial Life & Accident
Insurance Company**

1200 Colonial Life Boulevard
Columbia, SC 29210
803.798.7000
coloniallife.com

February 12 2010

Julia Benafield Bowman
Commissioner
Arkansas Insurance Department
1200 West Third Street
Little Rock, AR 72201-1904

RE: NAIC#/Group: 62049 / 0565
Insurer: Colonial Life & Accident Insurance Company
Filing Type: Rate Increase
Form(s): Form 125CE and Form 125CES

Dear Commissioner Bowman:

Enclosed for your review and approval are revised rates for the above captioned policy forms reflecting a rate increase of 30%. These individual cancer policy forms were approved by your department on 02/10/1989.

Upon approval of the revised rates, each policyholder will receive notice at least 31 days prior to the policy anniversary date.

The filing fee of \$50.00 has been submitted by SERFF/EFT.

If acceptable, we shall appreciate your notifying us via SERFF. If you have any questions, please contact me at (800) 845-7330, extension 6676. My email address is absmith@coloniallife.com. The fax number is (803) 750-7341.

Sincerely,

A handwritten signature in cursive script that reads 'Annette B. Smith'.

Annette B. Smith
Sr. Compliance Contract Consultant